

Empowerment Collaborative Fall Convening



#WDFECollaborative



Kentucky Career Center

Blind Services

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LEAD CENTER

Workforce Development and Financial Empowerment Integration Fall Convening

Michael Morris and Elizabeth Jennings
National Disability Institute
LEAD Center
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Louisville, KY

The National Center on Leadership for the Employment and Economic Advancement of People with Disabilities (LEAD) is a collaborative of disability, workforce and economic empowerment organizations led by **National Disability Institute** with funding from the **U.S. Department of Labor's Office of Disability Employment Policy**, Grant No. #OD-23863-12-75-4-11.

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LEAD CENTER MISSION

To advance sustainable individual and systems level change that results in improved, competitive integrated employment and economic self-sufficiency outcomes for individuals across the spectrum of disability.

www.leadcenter.org



OBJECTIVES

- I. What Are We Doing Together
- II. Why Are We Focused on Financial Capability
- III. Next Stage of Development

I. WHAT ARE WE DOING TOGETHER

- ▶ City of Louisville and Community Partners
- ▶ Integration of Financial Capability and Human and Social Services Delivery
- ▶ Creation and Refinement of an Inclusive Model
- ▶ Build a Tool Kit and Set of Strategies to Replicate in Cities Across the Country

FINANCIAL CAPABILITY

- Is a combination of knowledge and skills to inform financial decisions and behaviors, identify opportunities to improve financial stability, and manage financial resources effectively.

FINANCIAL CAPABILITY INDICATORS FOR PEOPLE WITH DISABILITIES

1. Set and achieve one or more financial goals
2. Improve income production
3. Access and manage public benefits and work support programs
4. Manage affordable health coverage
5. Manage monthly expenses and debts

FINANCIAL CAPABILITY INDICATORS FOR PEOPLE WITH DISABILITIES

6. Manage credit appropriately
7. Select and manage financial products and services
8. Plan and save for the future
9. Increase financial knowledge and make informed decisions regarding one's financial well-being
10. Identify and connect with trusted sources for advice

II. WHY ARE WE FOCUSED ON FINANCIAL CAPABILITY?

- ▶ Celebration of 25th Anniversary of the ADA
- ▶ “The Nations proper goals regarding individuals with disabilities are to assure equality of opportunity, full participation, independent living, and economic self-sufficiency for such individuals;”
- ▶ 42 U.S.C. §1201 (a)(8) (2005)

WHAT WE KNOW ABOUT FINANCIAL STATUS AND BEHAVIOR OF PEOPLE WITH DISABILITIES

- ▶ Poverty rate of 28.4% which is double the average for people without disabilities
- ▶ Almost 50% are unbanked or underbanked
- ▶ Almost 2x as likely to use non-bank borrowing methods
- ▶ Inability to cover expenses in an emergency (70 vs 37 percent)

THE NATIONAL PERSPECTIVE

- ▶ Alignment of goals and performance measures across federal agencies
- ▶ Recognition in WIOA of importance of financial literacy
- ▶ Focus on cross-system collaboration and inclusive community models

III. NEXT STAGE OF DEVELOPMENT

- ▶ WIOA Unified State Plan Development
- ▶ ABLE Act Implementation
- ▶ Louisville as an inclusive leadership collective impact model
- ▶ Further integration of financial capability within targeted workforce development and other service delivery systems and providers



Economic Inclusion Initiatives

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Financial Empowerment Efforts and Supporting Partners

Bank On
Louisville

CSA City
Collaborative

WATER
Project

Workforce
Development/
Financial
Empowerment

Family Economic
Success
Network

National League of Cities

National
Disability
Institute

Center for the
Study of Social
Policy

Youth
Employment
and Financial
Capability
Initiative

Louisville
Community
Financial
Empowerment
Certification and
Training Program

Credit-Building
Campaign

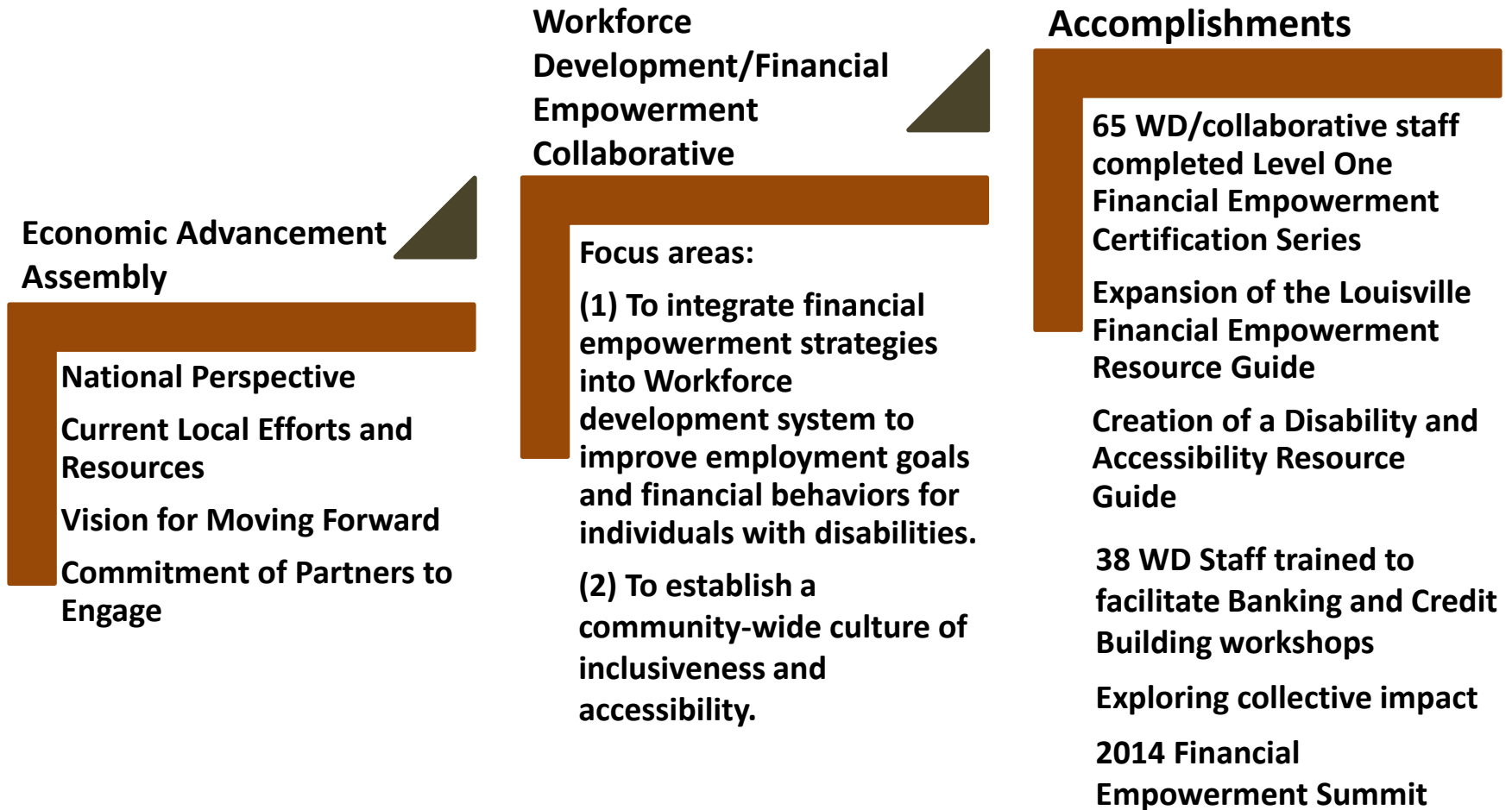
Consumer Financial
Protection Bureau

Living Cities

CFED
Credit Builders Alliance



Integration of Financial Empowerment into Workforce Development



Financial Empowerment Vision

All people in our community have the knowledge, tools, and opportunities to fully participate in their quest for financial stability in a respectful culture.

Goals

- Create a common understanding of financial empowerment and challenges facing clients
- Increase staff confidence regarding financial issues
- Provide guidance on when and how to integrate financial empowerment into service delivery
- Raise awareness about sound financial education standards and practices
- Create a support system for service providers
- Expand and sustain financial empowerment efforts in our community

Outcomes

- 103 graduates of Level One
- 13 graduates of Level Two (continuing education)
- 208 additional participants/175 in pipeline to complete Level One





Goodwill's Power of Work Financial Education graduates



#WDFECollaborative



OVR's First Successful Car IDA Participant


"Working with Randy has been wonderful. I can see wheels turning every time we meet. He is willing and receptive to the process. The experience has been wonderful." Sarah Richardson also reports being very gratified by the impact of the financial education component on improving financial habits and economic well-being of participants.

Excerpt from Consumer Close-Up



Photo Voice Project

Our programs help individuals support themselves and live independently while becoming more financially responsible.



Zoom Group, Supported Employment Services Program

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Employment is a source of pride, Self-sufficiency, and greater Financial Well-being.

Goodwill Industries of Kentucky

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This program helps build confidence and pride for the job seeker.

And confidence is an asset that gets people started along the pathway to financial well-being.

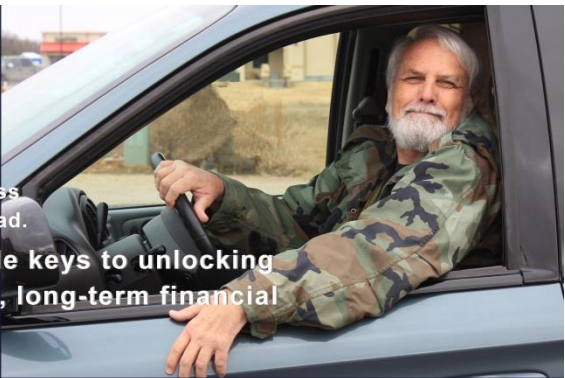


Center for Accessible Living, First Impression Suit Closet

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Individual development account programs provide more than just access to the open road.

They provide keys to unlocking sustainable, long-term financial well-being.



Kentucky Office of Vocational Rehab, Car IDA Program

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Collaborative Partners and Supporters

- Center for Accessible Living
- Goodwill Industries of Kentucky
- Zoom Group
- Kentucky Career Center
 - Kentucky Office of Vocational Rehabilitation
 - ResCare Workforce Services
 - Kentucky Office for the Blind
 - KentuckianaWorks
- Metro Office for Aging and Disabled Citizens
- Metro United Way
- Family and Children's Place
- Coalition for Workforce Diversity/
Options Unlimited



DEPARTMENT OF
**COMMUNITY
SERVICES**

Roundtable Time!



Legislative Agenda

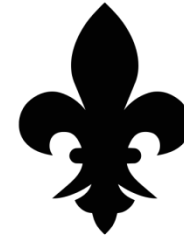
- ☐ Support raising asset limits....
- ☐ Eliminate the “income cliff”
- ☐ Amend the Earned Income Tax Credit (EITC)....
- ☐ Change the Fair Labor Standards Act....
- ☐ Add financial education and financial counseling/coaching as a fundable service
- ☐ Add a financial education component to Common Core standards....
- ☐ Expand participation in the ABLE Act....
- ☐ Pass legislation at the state level to implement the ABLE Act....
- ☐ Allocate adequate state general funds....
- ☐ Institute an Employment First policy....
- ☐ Provide funding to insure full programmatic and physical accessibility....

DESIGNING AN ACTION BLUEPRINT FOR LOUISVILLE

Review the list of action steps identified below and gather consensus regarding:

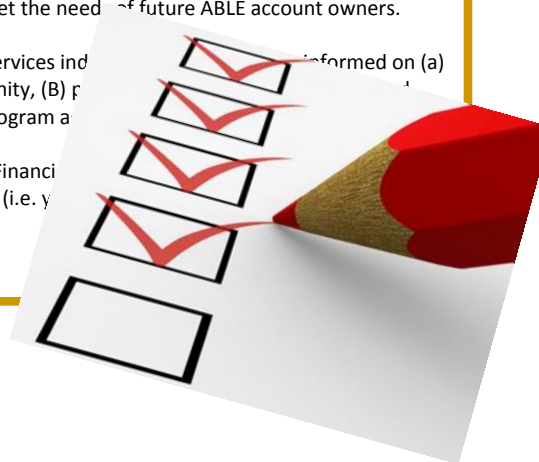
- ☐ Determine if the step is one your table wants to keep or one you want to remove
- ☐ Then prioritize the top three actions, and as a final step;
- ☐ Identify, if possible, an additional action your table wants to recommend

1. Continue and grow the Workforce Development/ Financial Empowerment collaborative to expand efforts to create a community-wide culture of inclusiveness and accessibility. (If this is a priority, are there people at your table interested in participating – yes, no?)
2. Advocate for community leaders to commit to finding resources to fund an IDA (individualized development account) program as an asset-building tool for LMI individuals, with and without disabilities.
3. Continue the financial capability efforts to improve informed financial decision-making and target LMI individuals, with and without disabilities.
4. Work toward a full integration of a common financial health assessment tool across all social service models.
5. Improve access to credit for individuals, with or without disabilities, by changing and expanding data sources to calculate credit worthiness including regular on time rent and utility payments.
6. Identify, Reduce, & eliminate communication access challenges for individuals with disabilities seeking mainstream financial institution relationships.
7. Work with financial institutions to create and/or identify and market existing products and services that will meet the need of future ABLE account owners.
8. Network to engage the financial services and the needs of the disability community, (B) for outreach; and (c) reporting and program a
9. Expand Workforce Development/Financial include a more diverse population (i.e. y



DESIGNING AN ACTION BLUEPRINT

- ☐ Determine if the step is one your table wants to keep or one you want to remove
- ☐ Prioritize the top three actions, and as a final step;
- ☐ Identify, if possible, an additional action your table wants to recommend



Rank your Top 3 Priority Action Steps

Enter all three numbers in order before pressing Send.

1. Continue and grow the Workforce Development/Financial Empowerment collaborative to expand efforts to create a community-wide culture of inclusiveness and accessibility.
2. Advocate for community leaders to commit to finding resources to fund an IDA program as an asset-building tool for LMI individuals, with and without disabilities
3. Continue the financial capability efforts to improve informed financial decision-making and target LMI individuals, with and without disabilities
4. Work toward a full integration of a common financial health assessment tool across all social service models
5. Improve access to credit for individuals, with and without disabilities, by changing and expanding data sources to calculate credit worthiness including regular on time rent and utility payments.
6. Identify, Reduce, & eliminate communication access challenges for individuals with disabilities seeking mainstream financial institution relationships.
7. Work with financial institutions to create and/or identify and market existing products and services that will meet the needs of future ABLE account owners.
8. Network to engage the financial services industry to become better informed on (a) the needs of the disability community, (b) product development, marketing and outreach, and (c) reporting and program administration.
9. Expand Workforce Development/Financial Collaborative reach to include a more diverse population (i.e. youth, elderly, ESL)

Priority Action Steps

Points	Item
11	1. Continue and grow the Workforce Development/Financial Empowerment collaborative to expand efforts to create a community-wide culture of inclusiveness and accessibility.
9	4. Work toward a full integration of a common financial health assessment tool across all social service models
9	8. Network to engage the financial services industry to become better informed on (a) the needs of the disability community, (b) product development, marketing and outreach, and (c) reporting and program administration.
4	9. Expand Workforce Development/Financial Collaborative reach to include a more diverse population (i.e. youth, elderly, ESL)
3	2. Advocate for community leaders to commit to finding resources to fund an IDA program as an asset-building tool for LMI individuals, with and without disabilities
3	6. Identify, Reduce, & eliminate communication access challenges for individuals with disabilities seeking mainstream financial institution relationships.
2	5. Improve access to credit for individuals, with and without disabilities, by changing and expanding data sources to calculate credit worthiness including regular on time rent and utility payments.
1	3. Continue the financial capability efforts to improve informed financial decision-making and target LMI individuals, with and without disabilities
0	7. Work with financial institutions to create and/or identify and market existing products and services that will meet the needs of future ABLE account owners.